

It's Your Business

April 2011

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LENDERS!

Have you heard about the SBA's two new loan programs? Get the facts about the Advantage Loan Initiatives and how they can work for you and your small business clients on the SBA web site at sba.gov/advantage

Helping small businesses **start, grow** and **succeed**.



Your Small Business Resource

SAND CREEK POST AND BEAM NAMED TOP SMALL BUSINESS IN NEBRASKA FOR 2011

Len Dickinson, and his wife, Jule Goeller, and their company, Sand Creek Post and Beam of Wayne, have been named the Nebraska Small Business of the Year for 2011 by the U.S. Small Business Administration.

The company was nominated for the honor by Loren Kucera, Director, Nebraska Business Development Center, Wayne. They have been invited to attend National Small Business Week May 16-20 in Washington, D.C., and are eligible for selection as National Small Business Person of the Year.

Under the theme, "Empowering Entrepreneurs," a series of events and educational forums will mark the 58th anniversary of the agency and the 48th annual proclamation of National Small Business Week.

More than 100 outstanding small business owners from across the country, including Sand Creek Post and Beam, will receive awards while gathering for three days at the Mandarin Oriental Hotel in our nation's capital. They will meet with (see *BUSINESS OF THE YEAR*, page 3)



Jule Goeller (left) and Len Dickinson (right) in front of one of their assembled barn kits at their Wayne location.

Grand Island chamber president named Region's Women in Business Champion

Cindy Johnson, who has served for the past seven years as the president of the Grand Island Chamber of Commerce, was named the 2011 Women in Business Champion for Region VII by Regional Administrator Pat Brown-Dixon.

Johnson was nominated by Odee Ingersoll, Director, Nebraska Business Development Center, Kearney. Champions are judged on their dedicated assistance to small businesses beyond their professional involvement in the field of their award. She will compete against nominees from the other nine regions across the country for the national award during Small Business Week.

Johnson has increased opportunities through mentoring and providing training for women entering the business and workaday world in Grand Island. She also serves on the Nebraska Educational Leadership Council, which examines

ways to improve the state's educational system.

Raised on a farm, Johnson learned from her father the work ethic that has propelled her career. The daily chores and responsibilities built the foundation of a valuable work ethic in her she believes is necessary for success.

"If you can do this muck," she said, "you can do it anywhere. Any muck can be waded through."

Johnson began her career as a social worker, empowering women to work their way out of welfare to financial security, eventually moving on in 1992 to become the city clerk of Grand Island and the town's community project director.

In 2003, she assumed her present position, where she has taken particular interest in encouraging women entrepreneurs.

Perhaps her biggest feat was being part of a (see *JOHNSON*, page 3)



**Breakfast
April 1
7:30-9 a.m.
Mammel Hall,
Omaha**

Each month, veteran-owned businesses introduce their services and products in five-minute presentations. A special speaker will present a topic of concern to veteran business owners. Bring business cards, brochures, flyers to exchange. Join us for business promotion and networking opportunities. Get to know your fellow veterans.

Mammel Hall
Room 117
67th and Pine

**ADVANCE REGISTRATION
REQUIRED**

Registration is required to receive parking permit to park at Mammel Hall.

To be a presenter at future events, call Andy Alexander at (402) 554-6253.



Looking to start a business? Make visiting your local [SCORE chapter](#) your first step.

ASSOCIATE ADMINISTRATOR FOR FIELD OPS VISITS NEBRASKA



Nebraska District Office Director Leon Milobar (left) chats with Karen and Dave Shoemaker (center) during a visit to the state by Jess Knox (right), the SBA's Associate Administrator in the Office of Field Operations.

During his two-day stay March 9 and 10, Knox visited Shoemaker Truck Station, a business which was approved for a 504 loan through NEDCO and Union Bank to build the new, LEED-certified building on Southwest 48th Street in Lincoln. Visitors to the truck station are struck by the bright mural on each of the four walls of the 4,600-square-foot convenience store depicting scenes along historic U.S. Route 6 as it winds its way from coast to coast. The station also features an antique Texaco-themed restaurant; old signage hangs from the open ceiling and walls, while vintage fuel pumps are placed along the booths and tables. The red and white eating space is also accented with brick touches and many booths enjoy individual flat screen televisions.

The travel center also is a member of AmBest, an association of 83 such stores nationwide, and is the newest and most modern AmBest travel plaza in the Midwest. Shoemaker

currently sits on the AmBest Board of Directors, keeping him informed on issues within the association and the trucking industry.

Knox also had the chance to take a tour of Lucky Bucket Brewing Co. in La Vista, which used an SBA loan in 2009 to bring its craft brewing operations to the Omaha area, and to expand production into vodka and whiskey. He also met with Nick Bock of Five Nines Technology Group in Lincoln, the SBA Nebraska District Office Small Business of the Year for 2010, which was approved for an SBA-backed line of credit to help with the firm's expansion plans.

During candid roundtable discussions with commercial lenders in Omaha and Lincoln, Knox explained recent changes to SBA loan programs and heard from them about difficulties regarding to loan processing times and other issues.

Knox assumed his role in May 2009 and is responsible for carrying out the SBA's policies and programs in communities across the country. He is immersed in the day-to-day workings of the agency's Field Offices, which include ten regions, 68 district offices, 14 branch offices and 26 alternate work sites.

WAYNE COUPLE NAMED STATE'S TOP BUSINESS

(from *BUSINESS OF THE YEAR*, page 1)

top administration officials, congressional representatives and national business leaders.

Dickinson and Goeller started their business five years ago, growing into a company which blends building and selling technologically advanced pre-cut, pre-engineered kits which preserve authentic Great Plains post-and-beam barns and outbuildings. The firm offers big wood post and beam timber barns and outbuilding kits—many of which even are perfect for a one-of-a-kind rustic home. The frames are assembled on a customer's existing foundation, and if that customer needs construction advice all the way up to turn-key construction services for the new barn, they provide that, too. Workers at their 27,000-square foot factory in Wayne, and their facility in Cleveland, Ga., mill cut and assemble barn kits.

"Many of the barns in Nebraska years ago were built from kits from Sears or Montgomery Wards," Goeller said. "So we brought back an old business and we're reviving a niche. People don't have the time these days to do things like get tools and go find people with expertise to build a barn. So if you could have something shipped already pre-packaged, wouldn't that would work great?"

Keeping with its back-to-the-prairie environmentally-friendly business model, Sand Creek Post and Beam uses all-natural materials, with no chemical preparations. "We pay Arbor Day to plant 10 trees for every customer we have," Goeller added.

Four years ago, the company embarked on an expansion project which would mean more factory space, an ability to complete more orders, and more jobs for local workers. Kucera played a crucial role for the business coordinating an SBA

loan package and grant applications.

The company was approved Oct. 3, 2008, for a 7(a) loan from BankFirst in Norfolk to purchase a plant in Wayne and adding a separate lean-to for building doors and windows for their kits. Around the same time, the firm earned a community development block grant to build a second plant facility on the Wayne property; Nebraska Lt. Gov. Rick Sheehy even stopped by for a ribbon cutting ceremony. Finally, a loan from the Northeast Nebraska Economic Development District allowed the company to acquire an abandoned bank for its office building.

From 2006 to 2009, the company grew from \$1 million to \$5.1 million in revenue, and to 37 employees. Inc. Magazine recognized the firm by naming it the 218th fastest-growing company in the country in 2009. Goeller estimated revenues for 2010 to be between \$6 and \$7 million.

Plans for the future include placing small production units strategically around the country to cut down on shipping costs. "We would like to expand our sales network, and look at doing more international sales," Goeller added. "We sold one barn delivered to France, another to Alberta, even people from Australia are interested in obtaining our products.

While the company continues to look toward future growth, they're proud of their ties to the past, and a picture of rural America of days gone by.

"We even saw a TV commercial for four wheelers, and by chance one of our barns was used as a backdrop," Goeller said. "That shows our barns really tie into being in the country and being tough and rugged. Some people use a barn when they want something to look American; well, we build those barns!"

FROM THE FARM, TO SOCIAL WORKER, TO BUSINESS CHAMPION

(from *JOHNSON*, page 1)

team working against difficult odds to bring the Nebraska State Fair to Grand Island. The toughest part for Johnson was uniting the parties involved in a common goal, culminating in a successful presentation to the state legislature in 2008. The results for Grand Island were impressive: 309,400 people attended the 11-day event, the second-highest total for the state fair in a decade.

Another program Johnson brought to Grand Island involved high school students interacting with local employers and manufacturers, putting what they learn in the classroom into practice in the workplace. Similarly, Johnson led an effort to provide job enhancement training at the local community college, offering technical and social skills to advance from an entry-level job to a management position. The idea is to look beyond the current generation of business owners to

identify those likely to become the next generation of successful entrepreneurs.

Johnson (right) also has served since 2005 as a member of the Nebraska Educational Leadership Council, a group which unites leaders from the education, business and agricultural community to improve education from preschool through adulthood.



Don't miss this free workshop:

"Experts Discuss: Learn About the Government As Your Customer"
Winning Federal Contracts for Your Small Business

April 21

8-10:00 a.m.

SBA Nebraska District Office & SCORE
10675 Bedford Avenue,
Suite 100, Omaha

Speakers include representatives from:

- SBA Office of Government Contracting
- SBA Office of Business Opportunity
- NBDC Procurement Technical Assistance Center
- In cooperation with
- 55th Contracting Squadron, Offutt Air Force Base
- U.S. Army Corps of Engineers, Omaha District

To register:

Call: [Kathleen Piper](#) (402) 221-7205 or [Jan Allen](#) (402) 221-7215

Learn: Is this market for you? An overview of selling to Local, State and Federal government

What to do: Registration on [Central Contractor Registration](#).

Where and how to find bidding opportunities on the Internet: Learn about [Federal Business Opportunities](#).

U.S. Small Business Administration certifications: HUBZone and 8(a) Business Development.

Coffee provided.

Networking at its Best!

Join other Omaha small businesses and area lenders at Omaha's Small Business Empowerment Breakfast

April 8

Regency Lodge

**909 South 107th
Avenue, Omaha**

7-8:30 a.m.

The cost is \$15 per person, which includes a full buffet breakfast.

[Please register in advance online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses introduce their services and products in a three-minute presentation. If you wish to be a presenter, please call Barb Foster at 221-7212.

During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!

APPROVALS FALL IN 2ND QUARTER, BUT '11 STILL STRONG

As expected, loan approvals dipped in the second quarter of Fiscal 2011 with the expiration of provisions of the Jobs Act.

As of March 28, Nebraska's small businesses received 98 loan approvals for SBA-backed financing for \$33.8 million for the second quarter of Fiscal 2011. That was off nearly 60 percent from a record first quarter of SBA lending with 212 loan approvals for \$66.7 million. That tracks with volume drop seen throughout Region VII, representing Nebraska, Missouri, Iowa and Kansas.

The good news is that entrepreneurs throughout the state, from Axtell in Kearney County to Whiteclay in Sheridan County, have received financing to start a new business, refinance existing debt, or find the capital needed to expand operations.

As a result of SBA loans in the second quarter, 684 new jobs are being created in Nebraska.

Overall lending this fiscal year continues to follow the record-setting trend of 2010. Last year at this time, there were 312 loan approvals

for \$96.6 million in Nebraska; with a few days left in the second quarter in 2011, 310 loans have been approved for more than \$100 million.

The provisions of the Jobs Act called for a 90 percent guarantee on 7(a) loans, and reduced fees for borrowers. As the budget for the Jobs Act provisions expired, SBA loan programs reverted back to an 85 percent guarantee for loans \$150,000 and under, and 75 percent for loans greater than that amount, and the return of fees paid by borrowers based on the guarantee amount.

Of the small businesses which received SBA financing in the second quarter, 40 percent went to start-ups. Twenty-nine loans went to rural companies while 56 went to urban ones; 32 went to women-owned firms, and seven went to veteran-owned small businesses.

Year to date, 20 SBA loans have gone to manufacturing firms in Nebraska, 55 have gone to companies classified as retail trade, and 25 to construction companies.

ENTREPRENEURSHIP SERIES WORKSHOPS PRESENTED BY NBDC

The Nebraska Business Development Center in Lincoln is presenting a series of workshops on the last Friday of every month continuing through December.

These seminars are designed for the new business owners, including those in the start-up or pre-launch phase; for existing business owners, for entrepreneurship educators, and for organizations involved with economic and community development.

Topics include business planning, basic accounting, legal entities, taxes, intellectual property, email marketing and business plan developing among others. Experts in these different areas will be involved sharing their experience relating to the small business information presented.

The schedule is:

April 29th: Basic Bookkeeping for small businesses; May 27th: Power of Email Marketing; June 24th: Choosing legal entities for your business; July 29th: Business planning: Marketing plan; August 26th: Understanding Nebraska Sales Tax; September 30th: Learning about Intellectual Property; October 28th: Seven things small business owners should know about the IRS; and, December 2nd : Business planning: Business plan.

These seminars will be at the Nebraska Union (14th and R Street) at the University of Nebraska Lincoln from 8:30 am to 9:45 am. The seminar cost is \$10 per session (cash only at the door). Register by calling (402) 472-5222 or [sign up online](#).

NEBRASKA'S STATEWIDE SMALL BUSINESS AWARD WINNERS

The following awards were announced by the Nebraska District Office for Small Business Week 2011.

Small Business of the Year for Congressional District 1: Technical Maintenance & Service, Lincoln, nominated by Marisol Rodriguez, Nebraska Business Development Center.

Small Business of the Year for Congressional District 2: Nebraska Dance, LLC, Omaha, nominated by Jason Hansen, American National Bank.

Small Business of the Year for

Congressional District 3: Clint Spearman Trucking, Scottsbluff, nominated by Ingrid Battershell, NBDC.

Family Owned Business of the Year: Ronco Construction Company, Omaha, nominated by Cliff Mosteller, NBDC.

Veteran Services Champion of the Year: Lisa Wolford, CSSS.Net, Bellevue, nominated by Joel Merriman, CSSS.Net.

Financial Services Champion of the Year: Dave Jibben, West Central Nebraska Development District, Inc., Ogallala, nominated by Jason Tuller, NBDC.

SBA HELPS DAY CARE DREAM COME TRUE

For parents in Holdrege seeking a quality day care for their children and for high school kids looking for a summer job, they'll soon find a solution thanks to the SBA.

Cindy Wilson had operated her business out of her home for several years, handling more than 30 kids (and plenty more on a waiting list) in a small facility attached to her home during 12-hour hectic days throughout the week. But when another day care center in this town of a little more than 5,000 closed its doors recently, Wilson started receiving calls from anxious parents seeking another caregiver.

"Every week I got one to three calls just from people looking," Wilson said. "But when that one closed, in just that one day I had a call for 10 placements which I couldn't take."

Major employers in the area, such as the medical products factory, were quick to say that the county lacked adequate day care facilities, especially for shift workers. And, as Wilson points out, "a lot of my parents keep having kids."

Since September 2009, Wilson, a single mom, had planned to expand her operation with

and I didn't have any instructions on what to do with it when I completed it. When you can call a person in the same state as you for help, somebody there to work through problems, that's a big thing."

Then, when High attempted to submit the application for the guarantee to the processing center, it was one of nearly 600 packages submitted from across the country that day, far and above normal expected traffic. So it wasn't surprising that it was lost in the avalanche. Marsh suggested High resubmit the package, and after a quick email back-and-forth with the center to clarify a couple paperwork issues, the SBA approved the loan Feb. 14 under the 7(a) program.

As a result, in a couple of months, parents can look forward to the grand opening of Little Learners Children's Academy, a nifty name Wilson's son came up with for the business.

"I could not have booked this loan and helped Cindy fulfill her business plan and her dream without SBA being a partner in it," High said.

Running a day care center not only is

"IF WE'RE FULL, WE'D HIRE EIGHT TO 15 PART-TIME AND FULL-TIME PEOPLE, AND I'LL PROBABLY END UP WITH FOUR OR FIVE WHO WANT TO WORK FULL TIME."

a dream of a bright new building with a nice playground outside. She'd her eye on some lots from an old trailer court in an area of town which badly needed some upgrading; Holdrege's city government offered tax increment financing, a method to use future gains in taxes to finance redevelopment, to help with the purchase, and she has applied to the Phelps County Development Corporation for funds for playground equipment. Plus, an old building on the lot had to be torn down.

To find the balance of the financing to purchase the property and build a new day care center building, Wilson turned to Michele High, the senior vice president of Home Federal Savings and Loan in Holdrege, who, in turn, relied on Mike Marsh, a lender relations specialist with the Nebraska District Office. High hadn't submitted an SBA guarantee package in nearly a decade, so Marsh's efforts to direct her to the correct forms and advice in completing the application for the loan guarantee for the bank proved crucial.

"Without him," High said, "I'm not sure if we would have completed this whole process."

Part of that process included completing an environmental survey on the lot to assess potential and existing hazards before the SBA could accept it as collateral for the loan. But:

"I got this email with this piece that I was supposed to fill out," High explained, "and it was for this oddball form that wasn't on any list I saw,

something Wilson always wanted to do, but it gives her the chance to spend time with her daughter and grandchildren and take her son to his sports activities. Ask her what she likes most about running her own center and she's quick to reply: "certainly not the free time, there's certainly not enough!"

"You get really attached to the kids, they almost become like your own," she added. "It's not that I have two grandkids, it seems like I have a ton of them."

The new center will allow separate rooms by age groups, providing more entertainment and activities where Wilson's daughter, Lacey, who works with her mother at the day care center, can offer crafts for the older kids to do. Future plans are for Wilson eventually to turn over the business to her daughter.

"I don't care how hard economy hits us, people have to work, so we are going to be in need no matter what job people have to find to make a living," Wilson said.

Some of those jobs will be found in her day care center.

"If we're full, we'd hire eight to 15 part-time and full-time people, and I'll probably end up with four or five who want to work full time," she explained. "I hope to hire some of the high school kids for after school shifts and during the summer. There's very few job opportunities for high school kids around here. So it's going to be good for them and good for my kids."

SBA



Sign up today for the SBA/USDA Rural Development training seminar and get the latest updates on how these loan programs can work for your small business clients.

April 20

9:00-11:30 a.m.
Nebraska Bankers Association
Board Room
US Bank Building
233 South 13th St.
Suite 700
Lincoln

April 21

9:30-11:30 a.m.
Chalco Hills Recreation Area
Omaha

Sign up by calling Barbara Foster at (402) 221-7212 or register by [email](#).

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (FEB. 25 TO MARCH 28)

Approval Date	Program	City	Lender Name	Lender City	Created Employment	Delivery Method
2/28/2011	7A	Axtell	ALMENA STATE BANK	ALMENA	5	SBA Express
2/28/2011	7A	LINCOLN	FIRST STATE BANK	LINCOLN	4	RLA
3/1/2011	7A	UTICA	JONES NATL BK & TR CO - SEWAR	SEWARD	0	SBA Express
3/2/2011	504	Grand island	FRONTIER FINAN PARTNERS INC.	EMPORIA	15	504
3/2/2011	504	Omaha	COMMUNITY DEVEL RESOURCES	LINCOLN	0	504
3/3/2011	7A	LINCOLN	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	0	Community Express
3/4/2011	7A	OMAHA	FIRST STATE BANK	GOTHENBURG	5	Other 7(a)
3/4/2011	7A	OMAHA	SECURITY STATE BANK	ANSLEY	23	Other 7(a)
3/4/2011	7A	NORFOLK	MIDWEST BK NATL ASSOC	PIERCE	0	Other 7(a)
3/4/2011	7A	NORFOLK	MIDWEST BK NATL ASSOC	PIERCE	0	Other 7(a)
3/4/2011	7A	LINCOLN	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	0	SBA Express
3/7/2011	7A	Plattsmouth	AMERICAN NATIONAL BANK	OMAHA	0	PLP
3/7/2011	504	Lincoln	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	30	504
3/8/2011	7A	BAYARD	ADAMS BANK & TRUST	OGALLALA	0	Community Express
3/8/2011	7A	OMAHA	SECURITY NATL BK OF OMAHA	OMAHA	0	Other 7(a)
3/8/2011	7A	LINCOLN	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	0	SBA Express
3/8/2011	7A	BELLEVUE	CENTRIS FCU	OMAHA	10	SBA Express
3/9/2011	7A	LINCOLN	FRONTIER BANK	MADISON	1	SBA Express
3/10/2011	7A	VERDON	RICHARDSON CNTY BK & TR CO	FALLS CITY	0	Community Express
3/11/2011	7A	LINCOLN	FRONTIER BANK	MADISON	1	SBA Express
3/11/2011	7A	OMAHA	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	0	PLP
3/15/2011	7A	Elkhorn	COLUMBUS BANK & TRUST COMPANY	COLUMBUS	1	RLA
3/15/2011	7A	OMAHA	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	14	PLP
3/15/2011	7A	LINCOLN	FRONTIER BANK	MADISON	0	Other 7(a)
3/16/2011	7A	Omaha	AMERICAN NATIONAL BANK	OMAHA	9	PLP
3/16/2011	7A	OMAHA	CENTRIS FCU	OMAHA	1	SBA Express
3/16/2011	7A	LINCOLN	NEBRASKA BANK OF COMMERCE	LINCOLN	5	PLP
3/17/2011	7A	OMAHA	UNION BANK AND TRUST COMPANY	LINCOLN	1	RLA
3/17/2011	7A	OMAHA	FIRST SAVINGS BANK	BERESFORD	0	SBA Express
3/17/2011	504	Lincoln	COMMUNITY DEVEL RESOURCES	LINCOLN	4	504
3/19/2011	7A	LINCOLN	FIRST NATIONAL BANK OF OMAHA	OMAHA	0	SBA Express
3/21/2011	7A	OMAHA	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	3	SBA Express
3/21/2011	7A	Paxton	ADAMS BANK & TRUST	OGALLALA	0	RLA
3/21/2011	7A	LINCOLN	CORNHUSKER BANK	LINCOLN	2	RLA
3/22/2011	7A	DOUGLAS	FRONTIER BANK	MADISON	1	SBA Express
3/22/2011	7A	OMAHA	CENTRIS FCU	OMAHA	3	SBA Express
3/22/2011	7A	Neligh	PINNACLE BANK	LINCOLN	0	SBA Express
3/22/2011	7A	Neligh	PINNACLE BANK	LINCOLN	0	SBA Express
3/23/2011	7A	PAPILLION	FIRST STATE BANK	GOTHENBURG	1	Community Express
3/23/2011	504	Columbus	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	2	504
3/24/2011	7A	Omaha	AMERICAN NATIONAL BANK	OMAHA	75	PLP
3/24/2011	7A	LEMOVNE	POINTS WEST COMMUNITY BANK	JULESBURG	0	Other 7(a)
3/24/2011	7A	OMAHA	UNION BANK AND TRUST COMPANY	LINCOLN	1	SBA Express